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House Republicans' Healthcare Access Bill Helps Millions, Taxation Committee Says

Liberal Democrats ignore the problem that the Dingell-Norwood bill would most exacerbate: access to health care. Meanwhile, a partial analysis conducted by the Joint Committee on Taxation (JCT) of the House Republicans' bill to increase access to health insurance shows it to be a success. Unfortunately, that analysis does not begin to fully measure the bill's positive impact on increasing access, but nonetheless, it offers an important distinction: The Republican bill helps millions pay for health insurance while the Dingell-Norwood bill denies insurance to 2 million Americans (based on data from the Congressional Budget Office and The Lewin Group).

The JCT analysis of H.R. 2990, the Quality Access for the Uninsured Act, is partial and premature: it looks at a time period prior to the years of full implementation of one the bill's key provisions, and it does not even include the bill's most significant provision for aiding the uninsured (i.e., medical savings accounts). Even so, it concludes the bill would help at least 17 million Americans better afford health insurance and would reduce the number of uninsured.

Bear in mind that JCT estimated H.R. 2990's largest provision, individual deductibility for health insurance (which comprises almost 65 percent of the bill's tax relief), only for the year 2002. Yet, in 2002, that provision would only just have begun to be partially available (providing only a 25-percent deduction); it does not become fully available until 2007.

And, even more importantly, the increased availability of medical savings accounts (MSAs), which have been shown to have the greatest impact on the uninsured, were not included in this estimate *at all*. Nearly one-third of those who currently have MSAs were previously uninsured, according to the General Accounting Office (GAO).

A more complete analysis of H.R. 2990 — looking at it when fully phased in and including the MSA provisions — will yield even better results. Yet it is already a far cry from the liberal Democrats' denial of access to some two million people — a 4.5-percent *increase in uninsured*.

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